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Utica, New York 13502

www.bankofutica.com

Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707



MEMBER FDIC

Be on the Lookout for Debit Card Fraud



Debit card fraud occurs when a thief accesses your card or personal identification number (PIN) and makes fraudulent purchases or cash withdrawals.

⇒ Most withdrawals and purchases post immediately to your account so it is important to contact the bank as soon as you notice any suspicious transactions to limit the damage the thief can do and curb your financial responsibility for the fraud.

The easiest way to spot debit card fraud is to sign up for Online/Mobile Banking and monitor your account for suspicious activity.

⇒ CardValet® which is offered as part of Mobile Banking allows you to block your card and then easily open it when you want to use it.

⇒ If you don't want to bank online, you can still keep tabs on recent activity via telephone banking and by reviewing your monthly bank statement as soon as you receive it. It's also a good idea to check your account balance whenever you visit an ATM or bank teller. However, it can take much longer to detect fraud using these methods.

If you learn that your debit card information has been compromised, contact the bank immediately. You can call our Checking Account Department during business hours at **315-797-2761** or dial **800-472-3272** any time, 24 hours a day to deactivate the card.

If you report:	Your maximum loss:
Before any unauthorized charges are made, e.g., lost your card.	\$0
Within 2 business days after you learn about the loss or theft.	\$50
More than 2 business days after you learn about the loss or theft, but less than 60 calendar days after your statement is sent to you.	\$500
More than 60 calendar days after your statement is sent to you.	You could face unlimited liability for all unauthorized transfers made after the 60-day period.

Bank of Utica – *in a league all our own*®